

United States Bankruptcy Court
Eastern District of New York

In re:
 Dominick J Musco
 Linda Musco
 Debtors

Case No. 11-47426-cec
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: dusher
Form ID: 262Page 1 of 3
Total Noticed: 27

Date Rcvd: Dec 06, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2011.

db/jdb +Dominick J Musco, Linda Musco, 1568 Drumgoole Road E, Staten Island, NY 10309-3052
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
 Brooklyn, NY 11201-3719
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
 Albany, NY 12240-0001
 7358760 +CMB Associates Of NJ LLC, P O Box 4431, Brick, NJ 08723-1631
 7358765 +Gleisi/key Education R, 2401 International, Madison, WI 53704-3121
 7380441 +Staten Island University Hospital, 1 Edgewater Plaza, 6th Floor Patient Accounts,
 Staten Island NY 10305-4907
 7358767 +Staten Island University Hospital, 475 Seaview Avenue, Staten Island, NY 10305-3498
 7371385 +Wells Fargo Bank, NA, c/o Steven J. Baum, P.C., 900 Merchants' Concourse, Suite 412,
 Westbury, NY 11590-5114
 7358770 +Wells Fargo Financial National Bank, P O Box 660431, Dallas, TX 75266-0431
 7358771 Wells Fargo Hm Mortgag, 7255 Baymeadows Wa, Des Moines, IA 50306
 7358772 +Wffnb Retail, P. O. Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Dec 06 2011 18:39:12 United States Trustee,
 Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
 7358756 EDI: BANKAMER.COM Dec 06 2011 18:23:00 Bank Of America, P.O. Box 15019,
 Wilmington, DE 19886-5019
 7358757 EDI: CAPITALONE.COM Dec 06 2011 18:23:00 Cap One, Po Box 85520, Richmond, VA 23285
 7358758 +EDI: CHASE.COM Dec 06 2011 18:23:00 Chase, 201 N. Walnut St//del-1027,
 Wilmington, DE 19801-2920
 7358759 +EDI: CITICORP.COM Dec 06 2011 18:23:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 7358761 +EDI: DISCOVER.COM Dec 06 2011 18:23:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 7358762 +EDI: BANKAMER2.COM Dec 06 2011 18:23:00 Fia Csna, Po Box 17054, Wilmington, DE 19850-7054
 7358763 +EDI: RMSC.COM Dec 06 2011 18:23:00 Gemb/jcp, Po Box 981402, El Paso, TX 79998-1402
 7358764 +EDI: RMSC.COM Dec 06 2011 18:23:00 Gemb/old Navy, Po Box 981400, El Paso, TX 79998-1400
 7358766 +EDI: TSYS2.COM Dec 06 2011 18:23:00 Macys, P O Box 183083, Columbus, OH 43218-3083
 7391151 E-mail/Text: EBrewster@dep.nyc.gov Dec 06 2011 18:39:08 New York City Water Board,
 Department of Environmental Protection, 59-17- Junction Blvd., Bankruptcy Unit 13th Floor,
 Flushing, NY 11373-5108
 7358768 +EDI: WTRRRNBANK.COM Dec 06 2011 18:23:00 Target N.b., Po Box 673,
 Minneapolis, MN 55440-0673
 7358769 +EDI: CITICORP.COM Dec 06 2011 18:23:00 Thd/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 7358773 +EDI: WFNNB.COM Dec 06 2011 18:23:00 Wfnnb/express, 4590 E Broad St,
 Columbus, OH 43213-1301
 7358774 +EDI: WFNNB.COM Dec 06 2011 18:23:00 Wfnnb/victorias Secret, 220 W Schrock Rd,
 Westerville, OH 43081-2873

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2011

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2011 at the address(es) listed below:

Gregory Messer gremesser@aol.com, lduc@aol.com,noblo@aol.com,gmesserpllc@aol.com,
;ny54@ecfcbis.com
Kevin B Zazzera on behalf of Debtor Dominick Musco kzazz007@yahoo.com
Marin L Buczkowski on behalf of Creditor Wells Fargo Bank, NA bkincoming@mbaum.com
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Form BLdfnld7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-11-47426-cec

Dominick J Musco

Linda Musco

1568 Drumgoole Road E
Staten Island, NY 10309

1568 Drumgoole Road E
Staten Island, NY 10309

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-1163

xxx-xx-2344

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on August 29, 2011; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Gregory Messer (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: December 6, 2011

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form **BLdfnld7**(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.